

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/025,897	Confirmation No.:	9205
Filed	:	December 26, 2001		
Applicant	:	Kight, et al.		
Title :	:	Systems and Methods for Risk Based Determination of a Form for Crediting a Payee on Behalf of a Payor		
Art Unit	:	3691		
Examiner	:	Kelly Scaggs Campen		
Atty Docket No.	:	23952-0039		
Customer No.	:	72386		

DISCLOSURE UNDER 37 C.F.R. § 1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/025,897 is related to the following U.S. patent application numbers:

(1) U.S. Patent Application No. 07/736,071 (Filed 7/25/1991)

- Non-Final Office Action mailed 11/4/1992
- Non-Final Office Action mailed 6/28/1993
- Final Office Action mailed 4/1/1994
- Notice of Allowance mailed 9/16/1994

(2) U.S. Patent Application No. 08/372,620 (Filed 1/13/1995)

(Continuation of U.S. Patent Application No. 07/736,071)

- Non-Final Office Action mailed 9/4/1996
- Notice of Allowance mailed 3/31/1998

- (3) U.S. Patent Application No. 09/250,663 (Filed 2/16/1999)
(Continuation of U.S. Patent Application No. 08/372,620)
 - Non-Final Office Action mailed 9/29/1999
 - Final Office Action mailed 6/20/2000

- (4) U.S. Patent Application No. 09/250,675 (Filed 2/16/1999)
(Continuation of U.S. Patent Application No. 08/372,620)

- (5) U.S. Patent Application No. 09/250,711 (Filed 2/16/1999)
(Continuation of U.S. Patent Application No. 08/372,620)
 - Non-Final Office Action mailed 9/29/1999
 - Final Office Action mailed 7/7/2000
 - Advisory Action mailed 9/28/2000
 - Non-Final Office Action mailed 2/27/2001
 - Non-Final Office Action mailed 8/8/2001
 - Final Office Action mailed 10/8/2002
 - Non-Final Office Action mailed 5/23/2003
 - Examiner's Answer to Appeal Brief mailed 2/11/2004

- (6) U.S. Patent Application No. 09/540,011 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 09/250,675)
 - Non-Final Office Action mailed 7/29/2002
 - Final Office Action mailed 2/12/2003
 - Advisory Action mailed 5/9/2003
 - Advisory Action mailed 10/1/2003
 - Non-Final Office Action mailed 1/2/2004
 - Final Office Action mailed 6/24/2004
 - Advisory Action mailed 11/5/2004

- Examiner's Answer to Appeal Brief mailed 1/27/2005
- Examiner's Answer to Appeal Brief mailed 2/28/2006
- Notice of Allowance mailed 4/12/2007

- (7) U.S. Patent Application No. 09/540,900 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 2/23/2006
 - Non-Final Office Action mailed 9/9/2004
 - Final Office Action mailed 3/23/2005
 - Non-Final Office Action mailed 6/17/2005
 - Final Office Action mailed 2/28/2006
 - Non-Final Office Action mailed 8/8/2006
 - Final Office Action mailed 5/7/2007

- (8) U.S. Patent Application No. 09/540,948 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 6/19/2003
 - Non-Final Office Action mailed 9/22/2003
 - Non-Final Office Action mailed 1/13/2004
 - Non-Final Office Action mailed 11/9/2004
 - Final Office Action mailed 5/17/2005
 - Non-Final Office Action mailed 11/3/2005

- (9) U.S. Patent Application No. 09/541,362 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 7/30/2002
 - Final Office Action mailed 2/12/2003
 - Advisory Action mailed 4/28/2003
 - Advisory Action mailed 7/31/2003
 - Examiner's Answer to Appeal Brief mailed 11/7/2003

- BPAI Decision on Appeal mailed 3/7/2005
- Notice of Allowance mailed 4/19/2005
- Non-Final Office Action mailed 9/20/2005

- (10) U.S. Patent Application No. 09/542,109 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 08/372,620)
- Non-Final Office Action mailed 7/29/2002
 - Final Office Action mailed 2/28/2003
 - Advisory Action mailed 6/3/2003
 - Advisory Action mailed 7/15/2003
 - Examiner's Answer to Appeal Brief mailed 11/19/2003
 - BPAI Decision on Appeal mailed 11/30/2004
 - Final Office Action mailed 4/13/05
 - Notice of Allowance mailed 6/23/2005
 - Notice of Allowance mailed 12/27/2005
 - Non-Final Office Action mailed 5/30/2006
 - Notice of Allowance mailed 1/4/2007

- (11) U.S. Patent Application No. 09/877,192 (Filed 6/11/2001)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 8/9/2004
 - Non-Final Office Action mailed 4/6/2005
 - Notice of Allowance mailed 11/22/2005
 - Notice of Allowance mailed 5/22/2006

- (12) U.S. Patent Application No. 09/999,903 (Filed 12/26/2001)
(Continuation of U.S. Patent Application No. 09/250,711)

- (13) U.S. Patent Application No. 10/234,181 (Filed 9/5/2002)
(Continuation-in-Part of U.S. Patent Application No. 09/540,011)
- Non-Final Office Action mailed 12/5/2005
- (14) U.S. Patent Application No. 10/697,114 (Filed 10/31/2003)
(Continuation of U.S. Patent Application No. 09/250,711)
- (15) U.S. Patent Application No. 10/697,288 (Filed 10/31/2003)
(Continuation of U.S. Patent Application No. 09/250,711)

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

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Respectfully submitted,



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